

## THE HERALD.

SALT LAKE CITY, UTAH.

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## THE RATE OF INTEREST.

TUESDAY'S HERALD, under the above heading gave figures showing that the rate of interest has steadily fallen for the last twenty years, and referred to the popular notion that an abundance of money would be a blessing to the country inasmuch as it would lower the rate of interest. The Herald did not endorse this popular view of the rate of interest, and said that the rate would depend upon the accumulation of capital. Let there should be any misunderstanding of the nature of interest, we may state again that the rate of interest does not depend upon the amount of money in circulation, but upon the amount that is offered to loan; and this last amount will depend upon the amount saved. A mere increase of money will not necessarily lower the rate of interest.

But if the increase of money is a normal one, indicative of the increased wealth of the community, it will in general be easier to borrow money than if money is scarce. Should the increase of money be due to excessive issues, the real rate of interest would remain the same, though the nominal rate might be lowered.

The fact that interest has been steadily falling, leads the Tribune to say that "paradoxical as it may seem, a great abundance of money always means a high rate of interest, and a scarcity of money means a low rate."

It does indeed seem paradoxical. When there is an abundance of money, it will be difficult to borrow money, is the logic of our erratic friend.

Of course it was driven to this paradox by its assertion that the amount of money had fallen off one half in the ten years beginning with 1870. As interest fell during this time, the paper is obliged to maintain that the scarcer the money the lower the interest, and tries to prove, by this fortuitous paradox, that money has become scarce.

By parity of reasoning we might as well say: "When empty houses are scarce, rent is low; but when they are plentiful rent is high." The assertion that the scarcer money becomes the lower the price that must be paid for its use, may well stagger even a protectionist editor, and cause him to admit that the statement is rather "paradoxical."

The figures showed that the rate of interest had fallen about 23 per cent. in twenty years, declining from 5 per cent. in 1870 to 4.6 per cent. in 1890. To harmonize with the Tribune's alleged discovery that the rate of interest falls as money becomes scarcer, and its statement that money decreased one half in amount between 1870 and 1890, the rate should have fallen 50 per cent. in twenty years. The figures beat the organ on its alleged discovery in finance almost as badly as they do on the doctrine of interest that is held by economists. If the Tribune has really made a discovery in economic science, it should hasten to explain this discrepancy between its theory and the facts in the case, so that the world may be prepared to listen to this novel discovery, and to re-shape economic science in accordance with it. The Tribune states its discovery as follows:

When the volume of money is large, money is not so valuable as property, and men are investing money and making improvements all the time, which makes a steady demand for money at high rates.

That is, the less money will bring, the more eager men will be to borrow or spend it, and this makes the interest high. How a writer could keep a straight face while he penned that choice bit of logic, would be a hard question to answer. But here follows the complement to the above absurdity:

When the volume of money is small, then property is less valuable than money and continues to fall, so that men who have money do not invest it in property, but prefer to loan it at low rates.

That is, when a little money will buy a large amount of property, men do not buy property with it, but offer to loan it at low rates. Men do not invest money in property when property is cheap, because whenever that is the case property will "continue to fall," getting cheaper and cheaper!

We deem it unnecessary to debate this alleged discovery of the Tribune which it admits, with unconscious accuracy, is "paradoxical," but we may here state more fully the nature of interest on loans.

The economic doctrine of interest is that while the rate of interest does not depend upon the absolute supply of money in circulation it does depend upon the amount of money that is to be loaned. The rate of interest indicates whether a large or a small proportion of the existing stock of money is offering for loan. If the currency of a country were doubled in amount by over-issuance, there would be twice as many dollars offering for loan, no doubt, but the number of dollars needed by borrowers would be twice greater also; so that, while the nominal rate of interest might be one half what it had been before, the real rate would be the same. For the value of money is diminished in the exact ratio that it is issued in excess of the nominal demand for it.

Other things being equal, the amount of money will increase as wealth increases, and it will become easier to borrow money, that is, the rate of interest will be lower, as the wealth (and money) of a community becomes more abundant. If, through scarcity, the value of gold has increased, the profit of mining gold must have increased correspondingly, and gold miners should now be reeling in wealth according to the Tribune. Those who lend money also, if money is worth twice as much and will purchase twice as much of other things as it did a few years ago, should receive twice as much for the use of their money by others as they did when it was worth but half its present value. But as a matter of fact, the rate of interest has steadily declined, and this fact leads the Tribune to make the rash and foolish statement that

the scarcer money is the lower the interest, and the more abundant money is, the higher the interest. We have seen that there is no necessary connection between the nominal amount of money and the real rate of interest, but so far as there is any connection, it is directly against the Tribune's supposed discovery that the more abundant money is, the harder it is to borrow money. As a general principle, the cheaper—easier to buy or borrow—it comes; and money is not essentially different from other articles in this respect. The well known principle of demand and supply in regulating prices and values, operates in the case of money as truly as in the case of flour and potatoes.

There is no fact of economic science that is better known than that the rate of interest tends steadily to decline with the increase of capital. Interest is not paid for the use of money, but for the use of the capital obtained through money, and the more capital money can purchase, the higher the interest that will be paid for the use of money for this purpose. The purchasing power of money depends on its scarcity, and the real interest will closely follow the relative amount of money, being high when a given amount of money will purchase much capital and low when the same amount will purchase less capital. If this were not so we could borrow live stock, machinery for factories, or goods for trade, more easily when these things are scarce than when they are abundant. For these are really the things which men borrow, when they borrow money; and they would continue to borrow these things even if there were no such thing as money; but they would not borrow money unless it could be converted at pleasure into these agencies of production. These are really what men pay interest on, and the money is simply and solely a means of borrowing them.

## THE POLICE.

There is an important matter that the chief of police should attend to. The large number of comparatively unknown men on the force coupled with the peculiar notions of a few of them of late has created a feeling of distrust in the minds of many people against the policeman. Not a few persons feel as though they should be on their guard against the police rather than be ready to ask their assistance. This feeling has apparently been engendered by the extra-officiousness of a few members on the police force, and is no reflection upon the others. But it is certain that citizens should not look with any distrust upon the custodians of the public peace. There should be a feeling of mutual reliance between the policeman and the citizen, or the usefulness of the former will be greatly abridged and the public welfare will suffer accordingly. The average citizen needs but little watching on the part of the police; it is the transient, rough characters, and the criminal class that the police should take care of. For the policeman to quarrel with well-meaning citizens, to be over-zealous in the matter of making groups of men "move on," and to arrest any man that ventures the opinion that the police are becoming overbearing, etc., is not the way in which the police can secure the confidence of the citizens. They must have the support of the people in order to fulfil their duty as public officers.

The chief of police should see to it that his men are given to understand that their business is to guard the welfare of the people, not to establish a system of petty espionage over them. As perhaps only a few of the men have this latter idea, it will be an easy matter to remedy the evil. Some of the policemen make a too frequent use of their revolvers. In one such case, a few nights ago, the officer had his pistol taken away from him, and he probably deserved that humiliation. This matter also should receive the attention of the chief.

The town sheet is trying to make out that the Herald is not in favor of dividing the blocks, paying Main street, etc., because we said the property owners should decide in each case. If the people immediately concerned and financially affected are not to decide these questions, who? The sheet that believes the government should undertake everything except the restraining of vice and crime, will never learn that there are some things better than paving the streets or dividing the blocks; and the right of persons to do as they see fit with their own property is one of these things.

## TWO OPINIONS OF WHISKY.

Will the reader please gaze on this picture:

NON INGRESSUS OPINION.  
I send you some of the most wonderful whisky that ever drove the steam from a feast or painted landscapes in the brain of man. It is the mingled souls of wheat and corn. In it you will find the sunshine and shadow that chased each other over the billowy fields, the breath of June, the carol of the lark, the dew of night, the wealth of summer and autumn's rich content—all golden with improved light. Drink it, and you will hear the voice of men and maidens singing the "Harvest Home," mingled with laughter of children. Drink it, and you will feel within you the starry dawns, the dreamy, tawny dawns of many perfect days. For forty years this liquid joy has been within the happy staves of oak, longing to touch the lips of man.

And then on this:

A PROHIBITIONIST'S OPINION.  
I send you some of the most wonderful whisky that ever filled the boots of men or painted towns in cardinal red. It is the mingled souls of corn and syphilis. In it you will find the moonshine that made the marshes shade the shadows over the western hills; the breath of flame, the whistle of police, the hoodlum wagon, and thirty days in prison for thinking you could drink it, and you will hear the voices of comrades singing "When Johnny Comes Marching Home," mingled with the laughter of boys. Drink it, and you will find within your head a sense of swelling—the boozey bliss of many hot and cold sprays. For sixty days this liquid fire has been within the meek and mild-eyed demijohn, longing to scorch the throat of man.

THE HERALD cannot say from experience which view is the more nearly correct, but from what we have heard others say, and from what our observation has taught us, we incline to the opinion of the prohibitionist.

AND NOW SENATOR EMERY has stated that he will prove the accusations he made against Senator DELAMETER, the Republican nominee for governor of Pennsylvania. This little affair is getting interesting.

## THE BLOOD-LETTING REPUBLICS.

Most Americans would be glad to see Mr. BLAINE's strong right arm stretched out over those little Central American states before there is much more Spanish-American blood spilt down that way. The exact nature of their troubles can not be understood here as yet, but in a nutshell, the truth seems to be that Guatemala, president of Guatemala, is a tyrant who imagines he is living in the days of Torquemada; he assumes to say who shall sit in the president's chair in the neighboring state of Salvador, and the people of Salvador decline to allow him that right. EZETA, the president of Salvador at present—at least up to the last advice—is the

choice of the people, but he declines to pay to BARILLAS a yearly tribute of \$50,000, which his predecessors had been in the habit of transferring to the Guatemala capital. This, with some other causes, has resulted in the bloody war at present raging. The struggle at this time is so much like the one to which America owed her independence, that all her sympathy is on the side of the Salvadorians, and if Mr. BLAINE would figuratively take Signor BARILLAS by the scruff of the neck and administer a sound remonstrance to him, all Americans would applaud him for the act. Just now Salvador seems to be able to take care of herself, but the odds are very heavily against her.

THE LIBERAL organ pillories itself and its party yesterday by saying, "We do not think any honest man in the world would support the Tribune or its lack." Since it has been demonstrated with mathematical accuracy that considerable numbers of Liberals fear though they hit the scurrilous sheet, the statement it makes convicts them of dishonesty, and from its own mouth we thus learn that the Independent Workingmen's party was made up of a host of men, since they laughed to scorn the Tribune's whip. The rabid creature goes on to say that it never will support the work of the Tribune, unless they oppose the Liberal party, that is, unless they refuse to do the bidding of the Tribune. Everybody knew that well enough long ago. Give us no nothing new.

## ROOM FOR THE PLAYERS.

It is the fashion to mourn the going out of the old stock system in the theatre, and we confess we often been in the mourners. But if there is anything that can alleviate the loss, and recommend the combination system now reigning, it is surely found in the fact that under the new order of things it is possible for a company of players like the PALMER organization to make occasional tours from their home theatre and give to provincial lovers of the drama a taste of the repasts set before the metropolis. What the Theatre Francaise is to France, the PALMER company is to America, except of course that the former is subsidized by the government. It is something to westerners that they can have translated from the great theatres of the metropolis the very productions that it took months to prepare for New York, those which have passed through the crucible of metropolitan criticism, and come out with the seal of popular favor stamped on them; this combination system has rendered possible, and it is the greatest argument to be found in its favor. We salute the players of Mr. PALMER's organization, survivors of the Union Square school, and bid them welcome to Salt Lake. Mr. SPOONMAN, who has been compared to M. GOR, of the Theatre Francaise, and whose delineations could almost draw the tears from one of PANDORA's statues, is by right the foremost figure among the notable throng; Mr. BARRYMORE, brilliant actor, as well as talented actor, belongs to another generation, but one that has the same blood in its veins; Mrs. PHILLIPS, who has gone down so many years of her dramatic life hand in hand with Mr. SPOONMAN, is of the same standard school; MARY HANCOCK, queen of scurrilities; Mr. ROBINSON, who might write "actor and fisherman" after his name—with all of the rest of the Thespian throng—you are welcome, and we promise you that when the curtain rolls up to-night you will find that your two years of absence have only made one change, and that is that our hearts have grown all the fonder.

WILLIAM'S AUSTRALIAN HERR PILLS.  
If you are yellow, bilious, constipated with headache, bad breath, drowsy, no appetite, look out, your liver is out of order. One box of these pills will drive all the troubles away and make a new being of you. Price 35 cents.

## A VALUABLE HOUSEHOLD REMEDY.

There is no medicine so often needed in every house and so admirably adapted to the purposes for which it is required, as Chamberlain's Pain Balm. Hardly a week passes but some member of the family is in need for it for some injury or ailment for which it is unequalled. A toothache or headache may be cured by it. A touch of rheumatism or neuralgia quiesces. The severe pain of a burn or scald promptly relieved, and the sore healed in much less time than when treated by other means. A sprain may be promptly treated before inflammation sets in, which insures a cure in about one-third of the time otherwise required. Cuts and bruises should receive immediate treatment before the parts become swollen, which can only be done when Pain Balm is kept on hand. A lame back may be cured and several days of valuable time saved. A pain in the side or chest relieved without paying a doctor's bill. For sale at 50 cents per bottle, by Z. C. M. I. drug department.

## OWN IMPORTATION OF GOODS AT THE EQUITY CO-OP. OPENING DAILY.

"REMOVAL."  
Wm Peterson, the Butcher, has removed to 52 East First South street.

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pay highest price for hay, grain and produce. Goods delivered promptly at lowest prices and satisfaction guaranteed. No. 50 W. First South.

## DRS. SMITH AND PAYNE,

The Magnetic Physicians, Surgeons and Scientists, at 264 South Main Street.

Are still obtaining more successful results in the cure of all old chronic complaints. In order to treat chronic diseases successfully a special study is required which before this gives them by the majority of physicians, because their line of practice is generally confined to acute attacks of diseases whose symptoms are constantly changing, and the live physician must therefore be on the alert to notice these variable symptoms which arise and meet them with appropriate remedies. In chronic cases, on the contrary, the changes are slow to occur, and the symptoms are as different as night from day. In the chronic state the disease has become constitutional in its character, and therefore instead of treating local symptoms as in acute diseases, constitutional methods must be adopted, and the morbid influence which have become absorbed into the system must be eliminated before a radical cure can be effected. Having made a special study of chronic cases of every class for many years, and having treated thousands of cases in all parts of the country, from Maine to Mexico, we are confident that we can cure the majority of cases that have been given up by others and restore them to health again. We prescribe remedies which build up the system and give tone and strength wherever needed and at the same time the morbid material which causes the diseased condition is removed from the system. At the same time, by the proper use of animal magnetism we arouse up the sluggish powers of the system, restore lost vitality, and many are now enjoying good health who had long since given up all hopes of being cured. We cure seven tenths of all incurable cases that have been given up by others, and in the treatment of surgical cases we adopt new modes of operating which avoid the risks which attend the old methods. We invite those suffering from any form of chronic disease to call on us, we charge nothing for consultation, and it may be of great benefit to you.

Nature cured without the use of the knife in two weeks.

Remember the address, 264 South Main St., Salt Lake City. One hour a day, a day a week, every day except Sunday. Consultation free.

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A TRUE COMBINATION OF Mocha, Java and Rio.

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When you buy your groceries try a package LION COFFEE. It is the best in the United States—made up from a selection of Mocha, Java and Rio, properly blended and is conceded by all to make the nicest cup of coffee in the land. For Sale Everywhere.

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DEALERS WRITE YOUR JOBBERS FOR PRICES.

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HENRY WAGENER, Salt Lake City, Utah.

California Brewery,

Lager Beer, Ale, Porter. WHOLESALE AND RETAIL. Second South Street, Three Doors East of Main Street.

## WAS A MISERABLE SENSATION.

He Almost Choked at Night from the Effects of Catarrh.

Mr. George Smith resides at 1455 Glenarm street, who has been living in Denver all his life. He said to a writer during a recent interview: "For five years I had been suffering from a trouble which I could not understand. In fact I do not know what was the matter with me, raised a great deal of phlegm or mucus. I always had a cold, I had headache very often. My nose started up first on one side, then on the other. There was a feeling of tightness across the bridge of my nose. The mucus would drop into my throat thus causing me to have a spasm and a great deal in order to keep my throat clear."



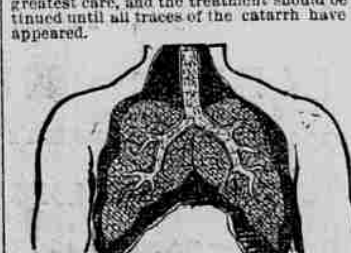
GEORGE J. SMITH.  
"I felt sleep and all tired, most of the time. My throat would get sore and on and on. In the morning I always felt more tired than I did when I went to bed the night before. On the whole it was a miserable sensation. One day I was reading the case of a lady who had been cured of her trouble by Dr. Hume & Lougeay. Her symptoms were just like mine, and I began to wonder if I was not suffering from catarrh. I consulted Dr. Hume & Lougeay. They found their terms very low. They cured me of my trouble. My appetite is good now. I feel splendid. I have not felt so well since I first contracted the trouble. What was most remarkable was the fact that I got so good a result for so little money."

## A FORERUNNER.

The Visitant that Catarrh Frequently Fore-

When a person with delicate constitution has a tendency to catarrh or consumption—whether this tendency is inherited or results from taking cold easily—it is noticeable that that person invariably loses flesh and loses strength, showing that the nutrition is interfered with. In such a case the sufferer should at once be placed under influences that will restore the defective nutrition and tend to invigorate the constitution.

It is to be remembered that in every case the presence of catarrh is an evidence of disease, and the attack may be. It should be treated with the correct, by specialists like Dr. Hume & Lougeay, until all traces of the catarrh have disappeared.



Catarrh into Consumption.

If the catarrh is allowed to reach the smaller tubes in the lungs, which condition is indicated by the spitting up of yellow material—then immediate attention to the matter is demanded or serious lung trouble will result. Catarrh is nine cases out of ten, the cause that produces consumption, and hence no one can afford to neglect a case of catarrh, however slight. It is curable if taken in time and treated correctly by specialists like Dr. Hume & Lougeay, but with each new cold it gets more and more troublesome, extending always a little deeper into the lungs, until a cure becomes difficult and sometimes impossible. The result of catarrh kills one out of every seven hundred persons born on the entire globe.

Catarrh never gets well of itself, but goes from bad to worse, and the longer you let it run the worse it gets, and the sooner you have it treated the better. The treatment is painless and does not interfere with your daily work.

DOCTORS HUME AND LOUGEAY (LOCATED PERMANENTLY.)

Give late London Hospital treatment. Have offices at residence, 41 W. Third South street, Salt Lake City, Utah. If you live at a distance write or a special agent.

OFFICE HOURS—10 a.m. to 4 p.m., 2 to 4 p.m., and 6 to 8 p.m. Sundays from 9 a.m. to 1 p.m. Many diseases are treated successfully by Dr. Hume & Lougeay through the mails, and it is thus possible for those unable to make a journey to obtain successful hospital treatment at their homes.

The people are free on Fridays by presenting a letter from their clergyman. Call or write.

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FOX & SYMONS, 322 Main St.

Cabinet Photos \$3.00 per doz. FIRST-CLASS WORK.

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Highest Speed on Record. "Three Mouths" Trial. The "Universal" Hammond has "Remington" Keyboard. Send for circulars. D. M. MCALLISTER & CO., 73 Main Street, Salt Lake City.

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All Kinds of Mason Work a Specialty. ESTIMATES GIVEN PROMPTLY. Address, Salt Lake City

PIONEER Patent Roller Mills, HIGH GRADE FLOUR.

BRANDS—High Patent, Whole Wheat, Bakers' No. 1.

We warn all our customers to be sure that they get our flour, as some unscrupulous persons are trying to imitate our brands, particularly that of Bakers' No. 1. All our brands have the design of a gold medal, and the name of Elias Morris appears on every sack. ELIAS MORRIS, Proprietor.

WE WARN ALL OUR CUSTOMERS TO BE SURE THAT THEY GET OUR FLOUR, AS SOME UNSCRUPULOUS PERSONS ARE TRYING TO IMITATE OUR BRANDS, PARTICULARLY THAT OF BAKERS' NO. 1. ALL OUR BRANDS HAVE THE DESIGN OF A GOLD MEDAL, AND THE NAME OF ELIAS MORRIS APPEARS ON EVERY SACK. ELIAS MORRIS, PROPRIETOR.

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